

# Indicator 9: Penalties and Forfeitures Issued - 1st Quarter 2004

## Large Insurers (400 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures &amp; penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
15261	SOCIETY INSURANCE A MUTUAL C	303	3	99.01%	98.97%	99.43%
29157	UNITED WISCONSIN	190	2	98.95%	97.92%	99.33%
15350	WEST BEND MUTUAL INS CO	513	6	98.83%	96.85%	99.03%
15091	RURAL MUTUAL INS CO	76	1	98.68%	98.37%	98.28%
SI	CITY OF MILWAUKEE	204	3	98.53%	96.03%	98.64%
25674	TRAVELERS INDEMNITY CO OF IL	182	5	97.25%	96.11%	97.27%
21407	EMCASCO INSURANCE CO	105	4	96.19%	96.47%	98.17%
26069	WAUSAU BUSINESS INS CO	127	5	96.06%	92.63%	95.38%
21458	EMPLOYERS INSURANCE OF WAUS	415	17	95.90%	93.09%	94.20%
10677	CINCINNATI INSURANCE CO THE	91	4	95.60%	95.22%	96.89%
24988	SENTRY INSURANCE A MUTUAL CO	505	25	95.05%	94.42%	97.31%
40827	COMBINED SPECIALTY INSURANCE	174	9	94.83%	93.50%	96.69%
26042	WAUSAU UNDERWRITERS INS CO	152	8	94.74%	88.16%	94.54%
23817	ILLINOIS NATIONAL INS CO	111	6	94.59%	88.00%	89.14%
SI	GENERAL MOTORS CORPORATION	18	1	94.44%	93.15%	92.46%
16535	ZURICH AMERICAN INSURANCE CO	376	24	93.62%	90.56%	93.66%
SI	DEPT OF ADMINISTRATION	115	8	93.04%	92.31%	97.07%
24449	REGENT INSURANCE CO	191	15	92.15%	89.08%	96.02%
18910	AMERICAN PROTECTION INS CO	202	17	91.58%	72.56%	88.41%
14184	ACUITY INSURANCE CO	315	30	90.48%	89.64%	96.96%
19445	NATIONAL UNION FIRE INS CO OF P	90	11	87.78%	84.52%	90.06%
24147	OLD REPUBLIC INS CO	152	19	87.50%	81.88%	89.65%
35386	FIDELITY & GUARANTY INS CO	117	15	87.18%	80.07%	86.87%
23035	LIBERTY MUTUAL FIRE INS CO	316	47	85.13%	80.24%	86.25%
20494	TRANSPORTATION INSURANCE CO	176	29	83.52%	82.50%	94.20%
23043	LIBERTY MUTUAL INS CO	137	27	80.29%	83.08%	87.83%
24872	CONNECTICUT INDEMNITY CO THE	17	4	76.47%	79.59%	93.41%
30562	AMERICAN MANUFACTURERS MUT	35	9	74.29%	65.52%	87.19%
22748	PACIFIC EMPLOYERS INS CO	96	34	64.58%	37.96%	82.87%
22977	LUMBERMENS MUTUAL CAS CO	82	46	43.90%	42.31%	85.85%
<b>Totals for Group:</b>		<b>5,583</b>	<b>434</b>	<b>92.23%</b>	<b>89.93%</b>	<b>94.65%</b>

# Indicator 9: Penalties and Forfeitures Issued - 1st Quarter 2004

Medium Size Insurers (85 -399 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures &amp; penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
13986	FRANKENMUTH MUTUAL INS CO	68	0	100.00%	100.00%	98.24%
SI	STORA ENSO NORTH AMERICA COR	38	0	100.00%	100.00%	98.94%
SI	MILWAUKEE TRANSPORT SERVIC	31	0	100.00%	100.00%	100.00%
42480	VENTURE INS CO	22	0	100.00%	100.00%	99.68%
13021	UNITED FIRE & CASUALTY CO	20	0	100.00%	100.00%	98.38%
18988	AUTO OWNERS INS CO	20	0	100.00%	100.00%	100.00%
31895	AMERICAN INTERSTATE INS CO	17	0	100.00%	100.00%	98.93%
19682	HARTFORD FIRE INSURANCE CO	10	0	100.00%	100.00%	96.85%
25402	AMCOMP ASSURANCE CORP	63	0	100.00%	99.46%	99.53%
22322	GREENWICH INSURANCE CO	53	0	100.00%	99.37%	99.67%
14303	INTEGRITY MUTUAL INS CO	63	1	98.41%	98.90%	99.55%
SI	COOPER POWER SYSTEMS INC	15	1	93.33%	98.44%	98.82%
19275	AMERICAN FAMILY MUTUAL INS C	50	0	100.00%	98.24%	99.25%
SI	CITY OF MADISON	39	1	97.44%	98.15%	96.05%
SI	COUNTY OF MILWAUKEE	38	0	100.00%	97.89%	99.00%
SI	UW-SYSTEM ADMINISTRATION	51	1	98.04%	97.60%	99.08%
25682	TRAVELERS INDEMNITY CO OF CT T	26	1	96.15%	97.26%	95.99%
10472	CAPITOL INDEMNITY CORP	39	0	100.00%	97.20%	99.24%
21415	EMPLOYERS MUTUAL CASUALTY C	95	0	100.00%	97.16%	98.05%
SI	BRIGGS & STRATTON CORP	41	0	100.00%	96.81%	98.40%
19259	SELECTIVE INS CO OF SOUTH CARO	19	1	94.74%	96.67%	92.82%
13935	FEDERATED MUTUAL INS CO	68	5	92.65%	96.53%	99.11%
15393	WISCONSIN AMERICAN MUTUAL I	25	0	100.00%	96.43%	97.32%
22659	INDIANA INSURANCE CO	14	0	100.00%	96.43%	98.96%
24228	PEKIN INSURANCE CO	23	0	100.00%	95.52%	95.33%
30104	HARTFORD UNDERWRITERS INS CO	19	2	89.47%	95.24%	97.46%
SI	BRUNSWICK CORPORATION	16	0	100.00%	95.08%	95.76%
SI	KOHLER CORPORATION	79	5	93.67%	94.90%	97.50%
29459	TWIN CITY FIRE INS CO	78	3	96.15%	94.78%	95.93%
22543	SECURA INSURANCE A MUTUAL C	85	7	91.76%	94.78%	97.78%
SI	SCHNEIDER NATIONAL CARRIERS I	38	3	92.11%	94.68%	96.97%
24678	ROYAL INDEMNITY CO	67	3	95.52%	94.05%	96.69%
24589	AMERICAN & FOREIGN INS CO	73	4	94.52%	94.03%	96.52%
31003	TRI STATE INS CO OF MN	77	4	94.81%	93.86%	95.77%
10239	SECURA SUPREME	13	1	92.31%	93.33%	98.21%
19380	AMERICAN HOME ASSURANCE CO	71	7	90.14%	93.26%	93.79%
26956	WIS COUNTY MUTUAL INS CORP	36	3	91.67%	93.10%	95.98%
39357	TRAVELERS INSURANCE CO THE	75	3	96.00%	92.86%	95.12%
24767	ST PAUL FIRE & MARINE INS CO	80	10	87.50%	92.27%	94.77%
40142	AMERICAN ZURICH INS CO	25	1	96.00%	92.16%	94.37%
24830	CITIES & VILLAGES MUTUAL INS C	28	3	89.29%	92.06%	98.08%
14591	MILWAUKEE MUTUAL INS CO	14	2	85.71%	91.89%	96.20%
40967	ST PAUL FIRE & CASUALTY INS CO	35	3	91.43%	91.75%	95.74%
20281	FEDERAL INSURANCE CO	46	6	86.96%	91.49%	95.45%
26980	ROYAL INSURANCE CO OF AMERIC	19	2	89.47%	91.11%	93.08%
19429	INSURANCE COMPANY OF STATE O	24	3	87.50%	90.80%	93.56%
20443	CONTINENTAL CASUALTY CO	28	1	96.43%	90.36%	93.01%
24414	GENERAL CAS CO OF WI	100	2	98.00%	89.89%	94.45%
24902	SECURITY INSURANCE CO OF HART	28	3	89.29%	89.69%	94.96%
SI	MILWAUKEE BOARD OF SCHOOL D	85	3	96.47%	88.84%	96.63%

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Medium Size Insurers (85 -399 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures &amp; penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
SI	WISCONSIN BELL INC	26	0	100.00%	88.24%	59.15%
25976	UTICA MUTUAL INS CO	4	1	75.00%	88.24%	91.38%
10166	ACCIDENT FUND INS CO OF AMERIC	39	4	89.74%	86.99%	92.19%
24791	ST PAUL MERCURY INS CO	22	2	90.91%	86.76%	94.15%
21237	CASUALTY RECIPROCAL EXCHANG	5	0	100.00%	86.67%	97.04%
19410	COMMERCE & INDUSTRY INS CO	26	2	92.31%	85.71%	92.34%
20486	TRANSCONTINENTAL INSURANCE C	73	15	79.45%	85.31%	95.21%
26425	WAUSAU GENERAL INS CO	41	3	92.68%	84.54%	93.99%
25887	UNITED STATES FIDELITY & GUARA	37	3	91.89%	82.81%	89.46%
19305	ASSURANCE COMPANY OF AMER	34	5	85.29%	82.69%	87.36%
SI	DAIMLERCHRYSLER CORPORATIO	18	2	88.89%	82.46%	81.11%
20346	PACIFIC INDEMNITY CO	22	6	72.73%	80.00%	95.48%
21873	FIREMANS FUND INS CO	31	10	67.74%	79.75%	91.48%
25879	FIDELITY & GUARANTY INS UNDERW	30	2	93.33%	78.95%	82.52%
22918	AMERICAN MOTORISTS	31	6	80.65%	78.48%	88.27%
42404	LIBERTY INSURANCE CORP	13	1	92.31%	76.36%	87.07%
19895	ATLANTIC MUTUAL INS CO	7	0	100.00%	64.71%	88.73%
SI	GEORGIA PACIFIC CORPORATION	18	9	50.00%	51.43%	75.53%
42650	ONEBEACON MIDWEST INS CO	4	1	75.00%	42.86%	83.00%
41181	UNIVERSAL UNDERWRITERS INS C	11	19	-72.73%	31.71%	76.34%
<b>Totals for Group:</b>		<b>2,679</b>	<b>186</b>	<b>93.06%</b>	<b>92.68%</b>	<b>95.42%</b>

# Indicator 9: Penalties and Forfeitures Issued - 1st Quarter 2004

## Small Size Insurers (Less than 85 Claims per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures &amp; penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
SI	COUNTY OF ROCK	23	0	100.00%	100.00%	100.00%
SI	MARTEN TRANSPORT LTD	19	0	100.00%	100.00%	100.00%
11527	LEAGUE OF WIS MUNICIPALITIES M	15	0	100.00%	100.00%	100.00%
11250	COMMUNITY INS CORP	13	0	100.00%	100.00%	100.00%
SI	COLUMBIA-ST MARY'S INC	13	0	100.00%	100.00%	100.00%
SI	JOURNAL SENTINEL INC	11	0	100.00%	100.00%	100.00%
SI	COUNTY OF SHEBOYGAN	11	0	100.00%	100.00%	100.00%
13714	PHARMACISTS MUTUAL INS CO	10	0	100.00%	100.00%	100.00%
18767	CHURCH MUTUAL INSURANCE CO	9	0	100.00%	100.00%	100.00%
SI	BENEVOLENT CORPORATION CEDA	9	0	100.00%	100.00%	100.00%
SI	DEERE & COMPANY	8	0	100.00%	100.00%	100.00%
SI	COUNTY OF WASHINGTON	8	0	100.00%	100.00%	100.00%
23434	MIDDLESEX INSURANCE CO	7	0	100.00%	100.00%	100.00%
19950	WILSON MUTUAL INS CO	6	0	100.00%	100.00%	100.00%
SI	COUNTY OF WINNEBAGO	6	0	100.00%	100.00%	100.00%
SI	COUNTY OF JEFFERSON	3	0	100.00%	100.00%	100.00%
SI	COUNTY OF DODGE	2	0	100.00%	100.00%	100.00%
SI	COUNTY OF LA CROSSE	9	0	100.00%	97.14%	99.20%
20109	BITUMINOUS FIRE & MARINE INS C	4	0	100.00%	100.00%	99.07%
SI	VOLLRATH COMPANY LLC	8	0	100.00%	100.00%	99.04%
SI	KIMBERLY-CLARK CORPORATION	15	0	100.00%	100.00%	98.88%
SI	USF HOLLAND INC	11	0	100.00%	97.14%	98.81%
SI	COUNTY OF OUTAGAMIE	7	0	100.00%	96.88%	98.78%
15377	WESTERN NATIONAL MUTUAL INS C	14	0	100.00%	96.88%	98.70%
SI	COUNTY OF DANE	8	0	100.00%	96.30%	98.59%
29424	HARTFORD CASUALTY INS CO	6	0	100.00%	96.15%	98.57%
25143	STATE FARM FIRE & CASUALTY CO	17	0	100.00%	95.92%	98.46%
SI	COUNTY OF WALWORTH	5	0	100.00%	95.00%	98.44%
SI	KWIK TRIP INC	6	1	83.33%	93.75%	98.32%
SI	LAND O LAKES INC	11	0	100.00%	100.00%	98.13%
23108	LUMBERMEN'S UNDERWRITING AL	6	0	100.00%	100.00%	98.10%
26662	MILWAUKEE CASUALTY INSURAN	10	1	90.00%	96.67%	98.00%
SI	TECUMSEH PRODUCTS COMPANY	13	1	92.31%	98.04%	97.98%
SI	WISCONSIN PUBLIC SERVICE CORP	15	0	100.00%	96.43%	97.78%
SI	CASE LLC	3	0	100.00%	100.00%	97.78%
20508	VALLEY FORGE INS CO	16	0	100.00%	98.81%	97.69%
28665	CINCINNATI CASUALTY CO THE	15	0	100.00%	97.73%	97.65%
11371	GREAT WEST CASUALTY CO	13	1	92.31%	97.30%	97.64%
21113	UNITED STATES FIRE INS CO	15	1	93.33%	97.67%	97.51%
20397	VIGILANT INSURANCE CO	4	0	100.00%	92.59%	97.46%
SI	DEPT OF TRANSPORTATION	10	0	100.00%	100.00%	97.35%
23280	CINCINNATI INDEMNITY CO	3	0	100.00%	100.00%	97.14%
13838	FARMLAND MUTUAL INS CO	5	0	100.00%	100.00%	96.97%
SI	HARNISCHFEGER CORPORATION	3	0	100.00%	95.83%	96.80%
SI	ILLINOIS TOOL WORKS INC	2	0	100.00%	66.67%	96.77%
21180	SENTRY SELECT	21	0	100.00%	94.00%	96.61%
SI	DELPHI CORPORATION	1	0	100.00%	66.67%	96.43%
14117	GRINNELL MUT REINSUR CO	7	0	100.00%	100.00%	96.08%
22292	HANOVER INSURANCE CO THE	9	0	100.00%	100.00%	95.95%
SI	FEDERAL EXPRESS CORPORATION	21	1	95.24%	92.86%	95.93%

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## Small Size Insurers (Less than 85 Claims per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures &amp; penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
SI	ALLEN-BRADLEY COMPANY LLC	14	0	100.00%	100.00%	95.93%
19038	TRAVELERS CASUALTY & SURETY C	23	0	100.00%	94.03%	95.74%
13331	AMERICAN HARDWARE MUTUAL I	9	0	100.00%	100.00%	95.35%
14176	HASTINGS MUTUAL INS CO	10	2	80.00%	88.89%	95.29%
33006	AMERICAN PHYSICIANS ASSURANC	4	0	100.00%	100.00%	95.06%
23787	NATIONWIDE MUTUAL INS CO	8	0	100.00%	96.15%	94.74%
25658	TRAVELERS INDEMNITY COMPANY	7	2	71.43%	81.82%	94.52%
20427	AMERICAN CASUALTY CO OF REA	8	2	75.00%	84.21%	94.51%
25615	CHARTER OAK FIRE INS CO	8	1	87.50%	86.67%	94.25%
SI	RIPON FOODS INC	5	0	100.00%	100.00%	94.12%
33588	FIRST LIBERTY INS CORP THE	17	1	94.12%	94.74%	93.70%
13439	PARTNERS MUTUAL INS CO	5	2	60.00%	85.71%	93.39%
36919	HAWKEYE SECURITY INS CO	10	0	100.00%	90.91%	93.22%
24074	OHIO CASUALTY INS CO	1	0	100.00%	84.00%	92.91%
SI	KOHL'S FOOD STORES INC	3	0	100.00%	91.67%	92.77%
24880	FIRE & CASUALTY INS CO OF CT TH	4	2	50.00%	62.50%	92.63%
14265	INDIANA LUMBERMENS MUTUAL I	9	0	100.00%	100.00%	92.25%
21105	NORTH RIVER INS CO THE	2	1	50.00%	0.00%	91.50%
21865	ASSOCIATED INDEMNITY CORP	11	1	90.91%	75.00%	91.36%
21261	ELECTRIC INSURANCE CO	7	2	71.43%	80.00%	91.30%
24112	WESTFIELD INSURANCE CO	5	3	40.00%	45.45%	91.08%
21881	NATIONAL SURETY CORP	7	1	85.71%	92.86%	91.04%
10502	MERIDIAN CITIZENS MUTUAL INSU	3	0	100.00%	100.00%	90.68%
19704	AMERICAN STATES INS CO	7	1	85.71%	77.78%	90.65%
12262	PENN MFRS ASSOCIATION INS CO	6	0	100.00%	89.47%	90.24%
SI	EMERSON ELECTRIC COMPANY	23	1	95.65%	86.96%	90.21%
SI	J C PENNEY CORPORATION INC	5	0	100.00%	100.00%	89.62%
27855	ZURICH AMERICAN INS OF IL	9	2	77.78%	53.33%	89.42%
10804	CONTINENTAL WESTERN INS CO	17	1	94.12%	97.83%	89.33%
21857	AMERICAN INSURANCE CO THE	8	2	75.00%	54.55%	88.76%
24775	ST PAUL GUARDIAN INS CO	9	1	88.89%	70.00%	88.62%
22489	HIGHLANDS INSURANCE CO	1	1	0.00%	50.00%	87.50%
37273	FIREMANS FUND INS CO OF WI	8	0	100.00%	87.50%	87.32%
18023	STAR INSURANCE CO	1	1	0.00%	90.91%	86.67%
26247	AMERICAN GUARANTEE & LIABIL	13	2	84.62%	92.59%	86.51%
SI	KMART CORPORATION	0	2	0.00%	-500.00%	85.63%
SI	PARKER-HANNIFIN CORPORATION	7	1	85.71%	66.67%	83.02%
43575	INDEMNITY INSURANCE CO OF NOR	7	1	85.71%	83.64%	82.76%
SI	WISCONSIN ELECTRIC POWER COM	8	2	75.00%	66.67%	82.61%
SI	GREDE FOUNDRIES INC	4	2	50.00%	72.73%	82.00%
11118	FEDERATED RURAL ELECTRIC INS C	10	1	90.00%	76.00%	81.33%
19356	MARYLAND CASUALTY CO	23	3	86.96%	87.18%	81.00%
22667	ACE AMERICAN INSURANCE CO	21	5	76.19%	75.21%	80.10%
34207	WESTPORT INSURANCE CORPORAT	17	3	82.35%	73.53%	78.05%
SI	JEWEL FOOD STORES INC	10	3	70.00%	71.43%	77.27%
SI	INTERNATIONAL PAPER COMPANY	4	4	0.00%	57.14%	71.70%
20621	ONEBEACON AMERICA INSURANCE	6	0	100.00%	100.00%	70.29%
22217	GULF INSURANCE CO	4	0	100.00%	71.43%	57.14%
<b>Totals for Group:</b>		<b>894</b>	<b>65</b>	<b>92.73%</b>	<b>91.58%</b>	<b>93.82%</b>